

Substitute for Form 1449A-90

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	9
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Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
0-0		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/08/1982	Atalla	
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		US- 4,319,338	03/09/1982	Anderson, et al.	
		US- 4,420,751	12/13/1983	Paganini et al.	
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		Country Code ³ - Number ² - Kind Code ⁸ (if known)				
<u>D-D</u>		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
<u>O.O</u>		EP-1,043,668 A2	10/11/2000	CheckFree Corporation		
<u>O.O</u>		EP-1,049,056 A2	11/02/2000	CheckFree Corporation		
<u>O.D</u>		EP-1,052,603 A2	11/15/2000	CheckFree Corporation		

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Date Considered
12/7/02

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³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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0-0		US- 5,007,084	04/09/1991	Materna et al.	
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0-0		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
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		WO99/13421	03/18/1999	Microsoft Corporation		
0-0		WO99/15999	04/01/1999	Microsoft Corporation		
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Sheet 3 of 9

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G-0		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,685	09/29/1998	Teper, et al.	
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		US- 6,044,382	03/28/2000	Neely	
		US- 6,049,786	04/11/2000	Smorodinsky	
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O-0		GB-2,294,566 A	05/01/1996	Mitel Corporation		
O-0		WO99/58339	11/18/1999	Jean-Claude Sarda		
O-0		WO00/42551	07/20/2000	The Chase Manhattan Bank		

Examiner Signature

Date Considered

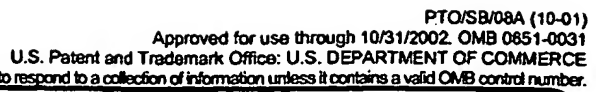
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Sheet	4	of	9
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Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

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PTO/SB/08B(10-01)
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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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		Application Number	10/752,874		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	01/07/2004		
		First Named Inventor	Dushyant Sharma		
		Group Art Unit	3624		
		Examiner Name			
Sheet	5	of	9	Attorney Docket Number	6583-CON

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Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
0-0		ARALD JEAN-CHARLES and SUHAS D. JOSHI, Architectural Choices for OSS Integration, eAI Journal, September, 2001, pp. 59-63.	
		INTEROPERABILITY INITIATIVE OF THE BANKING INDUSTRY TECHNOLOGY SECRETARIAT (BITS), Electronic Bill Presentment and Payment (EBPP) Business Practices, May 9, 2000, Edition 2.1, Draft for Comment, Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA).	
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		First Named Inventor	Dushyant Sharma
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Sheet 6 of 9	Attorney Docket Number	6583-CON	

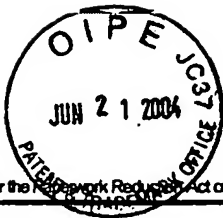
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		VISA, Bill Interest in Electronic Remittance, Bill Payment Council Meeting, October 17, 1994, Methesda, MD.	
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00		DAVID B. HUMPHREY, Ph.D., Prospective Changes in Payment Systems: Implications for Credit Unions, Florida State University, Center for Credit Union Research, University of Wisconsin-Madison School of Business and the Filene Research Institute, 1997.	
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